

Information to identify the case:

Debtor 1	<u>Robert L. Hall</u>	Social Security number or ITIN	xxx-xx-2390
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Rose Marie Hall</u>	Social Security number or ITIN	xxx-xx-8988
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 24-20483-JCM			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Robert L. Hall
fdba B & R's Garage

Rose Marie Hall

6/26/24

By the court: John C Melaragno
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Robert L. Hall
Rose Marie Hall
Debtors

Case No. 24-20483-JCM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jun 26, 2024

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 28, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Robert L. Hall, Rose Marie Hall, P.O. Box 355, Uledi, PA 15484-0355
15690355	Breezeline, 43920 Airport View Drive, Hollywood, MD 20636-3105
15690360	Charles Gennaula, MD, P.O. Box 958, Belle Vernon, PA 15012-0958
15690367	+ Mariner Finance, 45 West Main Street, Uniontown, PA 15401-3341
15690370	Mon Vale Clinical Professionals, P.O. Box 645419, Pittsburgh, PA 15264-5252
15690375	Penn Highlands Mon Valley, 1163 Country Club Road, Monongahela, PA 15063-1095
15690376	Penn Highlands Mon Valley, P.O. Box 715064, Cincinnati, OH 45271-5064
15690377	Pittsburgh VAMC (646) NECPAC, University Drive C, Pittsburgh, PA 15240
15690380	Southwestern Endoscopy Center, 302 Spring Creek Lane--Lower Level, Uniontown, PA 15401-9069
15690382	Synchrony Bank Secured, Attn: Bankruptcy Department, P.O. Box 71783, Philadelphia, PA 19176-1783
15690384	+ US Digestive Health, P.O. Box 784221, Philadelphia, PA 19178-4221
15690387	West Virginia United Health System, Inc., ATTN: PFS Correspondence, P.O. Box 8031, Morgantown, WV 26506-8031

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jun 27 2024 03:45:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 27 2024 00:06:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 27 2024 03:45:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 27 2024 00:06:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Jun 27 2024 03:45:00	Synchrony Bank c/o AIS Portfolio Services LLC., 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15690358	+ EDI: CCUSA.COM	Jun 27 2024 03:39:00	Credit Collections, USA, 16 Distributor Drive--Suite 1, Morgantown, WV 26501-7209
15690359	+ Email/PDF: creditonebkn notifications@resurgent.com	Jun 27 2024 00:10:58	Credit One Bank, Attn: Bankruptcy Dept., 6801 Cimarron Road, Las Vegas, NV 89113-2273
15690361	EDI: CBS7AVE	Jun 27 2024 03:45:00	Ginny's, 1112 7th Avenue, Monroe, WI 53566-1364
15690362	EDI: SYNC	Jun 27 2024 03:39:00	HH Gregg/Synchrony Bank, Attention:

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			Bankruptcy Department, P.O. Box 965061, Orlando, FL 32896-5061
15690363	EDI: IRS.COM	Jun 27 2024 03:39:00	Internal Revenue Service, P.O. Box 249, Memphis, TN 38101-0249
15707500	EDI: JEFFERSONCAP.COM	Jun 27 2024 03:45:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
15690366	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 27 2024 00:23:23	LVNV Funding, P.O. Box 10497, Greenville, SC 29603-0497
15693278	Email/PDF: resurgentbknotifications@resurgent.com	Jun 27 2024 00:11:16	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15690365	+ Email/Text: LC-Bankruptcy-RF@loancares.net	Jun 27 2024 00:05:00	Lakeview Loan Servicing, LLC, Attn: Customer Service, P.O. Box 8068, Virginia Beach, VA 23450-8068
15696080	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 27 2024 01:14:13	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15690368	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 27 2024 00:10:48	Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
15690369	+ EDI: CBS7AVE	Jun 27 2024 03:45:00	Midnight Velvet, Attn: Bankruptcy, 1112 7th Avenue, Monroe, WI 53566-1364
15690371	EDI: CBS7AVE	Jun 27 2024 03:45:00	Montgomery Ward, 1112 7th Avenue, Monroe, WI 53566-1364
15690372	EDI: AGFINANCE.COM	Jun 27 2024 03:39:00	One Main Financial, 575 Morgantown Road--Suite 3, Uniontown, PA 15401-5431
15710337	+ EDI: AGFINANCE.COM	Jun 27 2024 03:39:00	OneMain Financial Group, LLC, PO Box 3251, Evansville, IN 47731-3251
15690373	^ MEBN	Jun 26 2024 23:49:08	PA Turnpike Toll by Plate, P.O. Box 645631, Pittsburgh, PA 15264-5254
15690374	^ MEBN	Jun 26 2024 23:50:58	Patenaude & Felix, Gregg L. Morris, Esq., 2400 Ansys Drive--Suite 402-B, Canonsburg, PA 15317-0403
15690378	^ MEBN	Jun 26 2024 23:49:44	Publishers Clearing House, P.O. Box 6344, Harlan, IA 51593-1844
15690379	+ EDI: CBS7AVE	Jun 27 2024 03:45:00	Seventh Avenue, 1112 7th Avenue, Monroe, WI 53566-1364
15715525	EDI: SYNC	Jun 27 2024 03:39:00	Synchrony Bank, PO Box 669805, Dallas, TX 75266-0757
15715744	EDI: AIS.COM	Jun 27 2024 03:45:00	Synchrony Bank, by AIS InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457
15690356	EDI: SYNC	Jun 27 2024 03:39:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Department, P.O. Box 71783, Philadelphia, PA 19176-1783
15690364	EDI: SYNC	Jun 27 2024 03:39:00	Synchrony Bank/JCPenney, Attn: Bankruptcy Department, P.O. Box 965065, Orlando, FL 32896-5065
15714645	Email/Text: bncmail@w-legal.com	Jun 27 2024 00:05:00	TD Bank USA, N.A., C/O Weinstein & Riley, P.S., 1415 WESTERN AVE, SUITE 700, SEATTLE, WA 98101
15690383	+ EDI: WTRRN BANK.COM	Jun 27 2024 03:45:00	Target/TD Bank, Attn: Bankruptcy, P.O. Box 9475, Minneapolis, MN 55440-9475
15690381	EDI: CBS7AVE	Jun 27 2024 03:45:00	The Swiss Colony, 1112 7th Avenue, Monroe, WI 53566-1364
15690357	EDI: CBS7AVE	Jun 27 2024 03:45:00	Through the Country Door, 1112 7th Avenue, Monroe, WI 53566-1364

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15690385	Email/Text: bankruptcy@firstenergycorp.com	Jun 27 2024 00:07:00	West Penn Power, P.O. Box 3687, Akron, OH 44309-3687
15690386	Email/Text: bankruptcy@firstenergycorp.com	Jun 27 2024 00:07:00	West Penn Power, 5001 NASA Boulevard, Fairmont, WV 26554-8248
15690388	+ Email/Text: ymfus_bankruptcy@yamaha-motor.com	Jun 27 2024 00:03:00	Yamaha Financial Services, Attn: Bankruptcy, 6555 Katella Avenue, Cypress, CA 90630-5101

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LAKEVIEW LOAN SERVICING, LLC

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 28, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2024 at the address(es) listed below:

Name	Email Address
Charles O. Zebley, Jr.	on behalf of Debtor Robert L. Hall COZ@Zeblaw.com Janet@Zeblaw.com
Charles O. Zebley, Jr.	on behalf of Joint Debtor Rose Marie Hall COZ@Zeblaw.com Janet@Zeblaw.com
Denise Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Robert H. Slone, Trustee	robertslone223@gmail.com rslone@mahadylegal.com;pa07@ecfbis.com

TOTAL: 5